

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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PNC Bank, N.A.



Order Filed on October 4, 2016

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Miguel Rivera & Julisa Rivera,

Debtors.

Case No.: 15-22679-RG

Adv. No.:

Hearing Date: 9/21/2016 @ 9:00 a.m.

Judge: Rosemary Gambardella

ORDER REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: October 4, 2016

A handwritten signature in cursive script that reads "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Miguel Rivera & Julisa Rivera

Case No: 15-22679-RG

Caption of Order: ORDER REINSTATING STAY

This matter having been brought before the Court by Debtors Miguel Rivera & Julisa Rivera, Russel Low, Esquire appearing, upon a motion to reimpose the automatic stay as to real property known as 743 Nicholas Place, Rahway, NJ 07065, and this Court having considered the representations of attorneys for Debtor and KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, and it appearing that notice of said motion was properly served upon all parties concerned, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property known as 743 Nicholas Place, Rahway, NJ 07065, is hereby REINSTATED; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume in accordance with the trial loan modification; and

It is further **ORDERED, ADJUDGED and DECREED** that in the event a final modification is not reached, Debtors shall be responsible for all pre- and post-petition arrears and Secured Creditor does not waive its rights to same; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond and that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees for the motion for relief, and \$350.00 for the defense of this motion, totaling \$876.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.